

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Robert Wallach et al.

Group Art Unit: 3693

Serial No.: 09/645,020

Examiner: Frenel, Vanel

Filed: August 23, 2000

For: INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE OR  
LEASE OF AN AUTOMOBILE

**RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In Response to the Office Action dated March 3, 2006, Applicant respectfully  
requests reconsideration in view of the following remarks.

For convenience, prior **Amendments to the Claims** are reflected in the listing of  
claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 23 of this paper.